



Docket No.: S4264.0000/P001-B
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Charles B. Simone

Allowed: August 14, 2007

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: 3626

For: METHOD AND APPARATUS FOR
LIFESTYLE RISK EVALUATION AND
INSURABILITY DETERMINATION

Examiner: R. L. Porter

**COMMENTS ON STATEMENT OF REASONS
FOR ALLOWANCE UNDER 37 CFR §1.104(E)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

While Applicants do not disagree with the Examiner's stated reasons for allowance, Applicants note that the claims define further unique combinations of limitations not found in the prior art. Therefore, the stated reasons for allowance should be interpreted as highlighting only some of the reasons why the claims are allowable. As usual, the scope of the claims should be interpreted based on the actual language of the allowed claims. The language cited in the Examiner's Reasons for Allowance does not appear in all of the independent claims. Thereby, no further limitation of the claims should be inferred from the Examiner's Statement of Reasons For Allowance.

Application No.: 08/605,628

Docket No.: S4264.0000/P001-B

Dated:

Respectfully submitted,

By 

Jon D. Grossman

Registration No.: 32,699

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SUBMISSION OF DRAWINGS

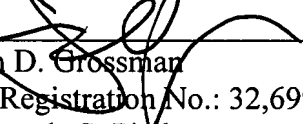
MS PGPUB Drawings
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Submitted herewith is one set (eight sheets, eight figures) of drawings for filing in the above-identified patent application.

Dated: November 14, 2007

Respectfully submitted,

By 
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